

MITCHELL D. GLINER, ESQ.
Nevada Bar #003419
3017 West Charleston Blvd., #95
Las Vegas, NV 89102
Ofc: (702) 870-8700
Fax: (702) 870-0034
Attorney for Plaintiff
mgliner@glinerlaw.com

UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

TINA BAUM,

Plaintiff,

vs.

EXPERIAN INFORMATION
SOLUTIONS, INC. and
TRANS UNION LLC

Defendants.

Case No.

JURY DEMANDED

COMPLAINT

JURISDICTION

1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiff's claims arose from acts of the Defendants perpetrated therein.

PRELIMINARY STATEMENT

2. The Plaintiff brings this action for damages based upon Defendants' violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 *et seq.* (hereinafter referred to as "FCRA"), and of state law obligations brought as supplemental claims including, but not limited to, *defamation and invasion of privacy.*

3. Plaintiff is a natural person and is a resident and citizen of the State of Nevada and of the United States. Plaintiff is a "consumer" as defined by § 1681a(c) of the FCRA.

4. Defendant Experian Information Solutions, Inc., (“Experian”), is a corporate entity licensed to do business in the State of Nevada.

5. Defendant Trans Union LLC (TUC) is a corporate entity licensed to do business in the State of Nevada.

6. Experian and TUC are consumer reporting agencies, as defined in § 1681(f) of the FCRA, regularly engaged in the business of assembling, evaluating, and dispersing information concerning consumers for the purpose of furnishing consumer reports, as defined in § 1681a(d) of the FCRA, to third parties.

FACTUAL ALLEGATIONS

7. Plaintiff's creditworthiness has been repeatedly compromised by the acts, obduracy and general indifference of Defendants.

8. For years Defendants have ruined Plaintiff's credit.

9. Plaintiff is a Physical Therapist with a successful private practice.

10. Plaintiff's credit profile was absolutely flawless prior to Defendants' erroneous reporting of her Bank of America (BOA) account.

11. In April, 2005 Plaintiff opened a mortgage account with BOA's predecessor in interest, Countrywide Financial.

12. There was no impound account.

13. In April, 2009 BOA sent Plaintiff a notice to increase her payment for an ostensible impound account.

14. Plaintiff advised BOA she did not have an impound account and that all taxes and insurance had been separately paid over the preceding four (4) years.

15. After several months and numerous challenging contacts, BOA finally reversed the charges and "waived" the purported impound account.

1 16. However, in April, 2011 Plaintiff received a notice pertaining to the "negative
2 balance" in her supposed escrow account.

3 17. Plaintiff spoke with "Amber" who identified herself as a BOA Supervisor.

4 18. Amber explained if Plaintiff paid BOA \$791.63 she could then "opt out" of any
5 impound account.

6 19. Plaintiff indeed paid \$791.63 in order to put the intrusive ordeal behind her.

7 20. However, in May 2011, Plaintiff received additional delinquency notices
8 regarding the elusive impound account.

9 21. Plaintiff contacted BOA and was funneled to numerous customer service
10 representatives.

11 22. One representative, "Gohar," confirmed Plaintiff was never late with either any
12 taxes or insurance payments.

13 23. Gohar explained that since Plaintiff had recently applied for a "home retention
14 loan" an impound account was indeed required.

15 24. However, Plaintiff had never applied for a home retention loan-or, for that matter,
16 any modification-and this was subsequently confirmed by both Gohar and Michelle.

17 25. In September, 2011 Plaintiff again contacted BOA due to daily harassing phone
18 calls and requests for Plaintiff's late payments.

19 26. Plaintiff was again informed her impound account was delinquent.

20 27. The constant serial calls began as early as 6:30 am and continued late into
21 evenings.

22 28. Plaintiff dutifully continued to pay both her taxes and insurance separately.

23 29. About this time, BOA and Defendants ruined Plaintiff's credit.

24 30. Plaintiff made additional payments each time BOA's representatives requested
25 them in exchange for the much promised "final waiver" of the peripatetic impound account.

26 31. On August 26, 2013 Plaintiff disputed the BOA account with Defendants
27 (Exhibit 1).
28

1 32. While Exhibit 1 reflects Plaintiff's dispute to Trans Union, an identical dispute
2 was also sent to Experian.

3 33. The disputes detailed Plaintiff's protracted ordeal with BOA.

4 34. Plaintiff specifically advised Defendants they would be sued if they failed to
5 correct BOA's erroneous reporting.

6 35. On September 11, 2013 TUC completed its reinvestigation "confirming"
7 Plaintiff's "\$7,580 delinquency" (Exhibit 2).

8 36. On September 26, 2013 Experian completed its reinvestigation "confirming"
9 Plaintiff's "\$7,580 delinquency" (Exhibit 3).

10 37. Plaintiff's credit score dropped dramatically as a result of Defendants' reporting.

11 38. Defendants' reporting of Plaintiff's BOA account was the sole negative entry on
12 Plaintiff's otherwise flawless credit reports.

13 39. On December 16, 2013 BOA wrote Plaintiff regarding her loan account (Exhibit
14 4).

15 40. Exhibit 4 reflects a purported delinquency in excess of \$12,000.

16 41. In Exhibit 4 BOA expressed Plaintiff was "currently participating in a Trial
17 Payment Plan" to which Plaintiff ostensibly "agreed." (Exhibit 4, pages 1 and 5).

18 42. Exhibit 4 also reflects a monthly trial payment amount of \$1,684.04 (Exhibit 4,
19 page 1).

20 43. At no time has Plaintiff entered into any Trial Payment Plan or any other Loan
21 Modification Agreement affecting her original 2005 mortgage.

22 44. At no time has BOA provided Plaintiff a copy of the purported Trial Payment
23 Plan notwithstanding repeated requests to do so.

24 45. Attached as Exhibit 5 is Plaintiff's June, 2012-May, 2014 payment history on
25 BOA's mortgage.

26 46. Exhibit 5 reflects timely payments of \$2,154 each month.

27 47. In fact, Plaintiff had always timely paid her mortgage using her Bank's auto pay
28 service.

1 48. At no time has Plaintiff paid the \$1,684.04 amount referenced in Exhibit 4.

2 49. On February 10, 2014 Plaintiff again disputed her BOA account with TUC
3 (Exhibit 6).

4 50. An identical dispute was again sent to Experian.

5 51. Exhibit 6 is largely identical to Exhibit 1.

6 52. However, Exhibit 6 also provided Defendants a copy of Plaintiff's November 15,
7 2013 Federal Complaint filed against BOA.

8 53. Notwithstanding, on February 24, 2014 TUC "verified" Plaintiff's "\$10,000
9 delinquency." Exhibit 7.

10 54. Experian failed to respond to Plaintiff's February 10, 2014 dispute in explicit
11 violation of FCRA § 1681i.

12 55. As a result, on March 25, 2014 Plaintiff yet again disputed her BOA account with
13 Defendants (Exhibit 8).

14 56. Exhibit 8 is largely identical to Exhibit 6.

15 57. However, Exhibit 8 also provided Defendants BOA's December 16, 2013 letter
16 (Exhibit 4) which specified Plaintiff's purported participation in a Trial Payment Plan.

17 58. Plaintiff specifically requested Defendants not verify their reporting without first
18 acquiring from BOA the Trial Payment Plan to which Plaintiff allegedly agreed (Exhibit 4).

19 59. Plaintiff strenuously advised Defendants she never agreed to any Trial Payment
20 Plan and that "NONE EXISTS."

21 60. Notwithstanding, on April 9, 2014 TUC again verified Plaintiff's "\$10,000
22 delinquency." Exhibit 9.

23 61. Notwithstanding, on April 9, 2014 Experian again verified Plaintiff's "\$10,000
24 delinquency." Exhibit 10.

25 62. On September 22, 2014 Bank of America provided its letter confirming Plaintiff's
26 account had been "current from its inception." Exhibit 11.

STATEMENT OF CLAIM AS AGAINST DEFENDANTS

63. In the entire course of their action, Defendants willfully and/or negligently violated the provisions of the FCRA in the following respects:

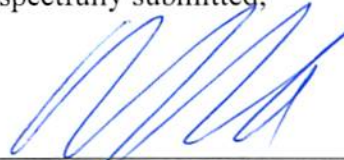
- a. By willfully and/or negligently failing, in the preparation of the consumer reports concerning Plaintiff, to follow reasonable procedures to assure maximum possible accuracy of the information in the reports.
- b. By willfully and/or negligently failing to comport with FCRA § 1681i.

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief against Defendants:

- a) actual damages;
- b) punitive damages;
- c) attorney's fees; and
- d) costs.

Respectfully submitted,



MITCHELL D. GLINER, ESQ.
Nevada Bar #003419
3017 W. Charleston Blvd., #95
Las Vegas, NV 89102
Attorney for Plaintiff

August 26, 2013

CERTIFIED MAIL

TRANS UNION CORPORATION
P.O. Box 2000
Chester, PA 19022

Re: TINA L. BAUM

Dear Sir:

This letter is a dispute. I attach an excerpt from my recent credit profile.

I provide my personal information: Spouse: Sean Donnelly; current address: 8705 Queens Brook Court, Las Vegas, NV 89129; SSN, [REDACTED] 5724; date of birth: April 22, 1970.

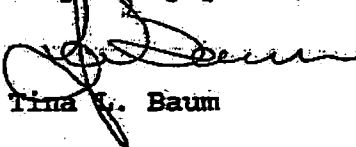
Please revise the attached BOA [BAC] account to reflect a current status with no delinquencies. I purchased my home in 2005 in my name only. My agreement with BOA explicitly provided for no escrow account. All payments were timely made including all tax and insurance payments which I personally paid directly to the Assessor and my insurance company.

Notwithstanding, my problems with BOA began in 2009 when I received a notice from BOA to increase the mortgage payment for my ostensibly unfunded impound account. I called BOA advising there was no impound account and the charges were ultimately reversed with the impound account "waived." However, this protracted ordeal continued over the next four years to the present with a slew of notices and/or contacts corresponding to substantial delinquencies on my credit profiles and this status exists despite repeated confirmations from BOA that I was never late with either my mortgage payments, taxes or insurance. Simply, for some inscrutable reason, BOA keeps paying taxes and insurance which have already been paid.

You'll note that my profile is absolutely flawless but for BOA's and your misreporting. Please update my report. Respectfully, I will sue both BOA and you under the Fair Credit Reporting Act if my tradeline is not properly corrected.

Thank you in advance for your anticipated courtesy.

Very truly yours,


Tina L. Baum

Enclosure

cc: Bank of America (via certified mail)

EXHIBIT 1

File Number:
330135064

-Begin Credit Report-

Personal Information

You have been on our files since 05/01/1992

SSN:
XXX-XX-5724

Your SSN has been masked for your protection.

Date of Birth:

04/22/1970

Names Reported:

TINA L. BAUM

Addresses Reported:

Address	Date Reported
8705 QUEENS BROOK CT, LAS VEGAS, NV 89129-2230	02/28/2009
1290 DAKOTA AVE N, HURON, SD 57350-4547	03/28/2006
8690 QUEENS BROOK CT, LAS VEGAS, NV 89129-2229	10/23/2006
7230 BUTTONS RIDGE DR, LAS VEGAS, NV 89131-2320	
PO BOX 10219, VAN NUYS, CA 91410-0219	01/31/2010
8690 GREENS BLOCK CT, LAS VEGAS, NV 89129	12/17/2007

Telephone Numbers Reported:

(702) 656-5830

(702) 860-8462

(630) 515-6273

Employment Data Reported:

Employer Name	Location	Position	Date Verified
KELLY G HAWKINS	LAS VEGAS, NV	MEDICAL CARE WORKER	09/01/2001
SELF			

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some

accounts listed below may not

reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	CR	30	60	90	120	COL	VS	RPC	CO	FR
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Remarks Key

Additionally, some creditors may notate your account with comments each month. We refer to these credit comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

CBC ACCOUNT CLOSED BY CLO CLOSED
CONSUMER

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

BAC HOME LOANS SERV LP #9321****

4161 PIEDMONT PKWY
GREENSBORO, NC 27410
(800) 451-6362

Date Opened:

04/25/2005

Responsibility:

Individual Account

Account Type:

Mortgage Account

Loan CONVENTIONAL REAL ESTATE

Type: MTG

Mortgage Info:

Freddie Mac ID #100059600087806860 Acct #110843681

Estimated month and year that this item will be removed:

12/2018

Date Updated:

07/10/2013

Payment

Received:

\$2,526

Last Payment

Made:

07/05/2013

Pay Status:

>Account 90 Days Past Due Date<

Terms:

\$2,526 per month, paid Monthly for 360 months

>Maximum Delinquency of 120 days in 12/2012<

Amount Due	\$2,526	\$2,526	\$2,526	\$2,526
Amount Paid	\$2,526	\$2,526	\$0	\$0
Past Due	\$7,580	\$7,580	\$5,053	\$5,053

High Balance	\$359,650		\$359,650		\$359,650	\$359,650				
Rating	90	90	90	60	60	60	90	120	90	60

	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
Balance	\$321,131			\$322,767	\$323,307	\$323,845	\$324,380			
Amount Due	\$2,502			\$2,502	\$2,502	\$2,534	\$2,534			
Amount Paid	\$0			\$0	\$0	\$0	\$0			
Past Due	\$5,005			\$5,005	\$5,005	\$5,005	\$5,037			
High Balance	\$359,650			\$359,650	\$359,650	\$359,650	\$359,650			
Rating	60	30	60	60	60	60	60	30	OK	30

	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011
Balance						\$328,049	\$328,629	\$329,140	\$329,649	\$330,155
Amount Due						\$2,408	\$2,408	\$2,153	\$2,153	\$2,153
Amount Paid						\$0	\$0	\$0	\$0	\$0
Past Due						\$0	\$0	\$0	\$0	\$0
High Balance						\$359,650	\$359,650	\$359,650	\$359,650	\$359,650
Rating	OK	30	OK	30	OK	OK	OK	OK	OK	OK

	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009
Rating	OK	30	30	OK	OK	OK	OK	OK	OK	OK

	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2006	10/2006	09/2006
Rating	OK	OK	OK

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account number: have been partially masked, and in some cases scrambled.

AMERICAN EXPRESS #349990835364****
 PO BOX 981537
 EL PASO, TX 79998
 (800) 874-2717

*** 330135064-006 ***
P.O. Box 2000
Chester, PA 19022-2000



09/11/2013 TransUnion.

P2YOC500203146-1022551-250134484



TINA L. BAUM
8705 QUEENS BROOK CT
LAS VEGAS, NV 89129-2230

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
BAC HOME LOANS SERV LP	# 9321****	NEW INFORMATION BELOW

EXHIBIT 2

Page: 1 of 1

File Number:
Date Issued:330135064
09/11/2013

TransUnion.

-Begin Credit Report-**Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Adverse Accounts

BAC HOME LOANS SERV LP #9321**** (4161 PIEDMONT PKWY, GREENSBORO, NC 27410, (800) 451-6362)

Date Opened: 04/25/2005
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL REAL ESTATE MTG

Balance: \$316,071
Date Updated: 07/31/2013
Payment Received: \$2,526
Last Payment Made: 07/05/2013
High Balance: \$359,650
Past Due: \$7,580

Pay Status: >Account 90 Days Past Due Date<
Terms: \$2,526 per month, paid Monthly for 360 months
>Maximum Delinquency of 120 days in 11/2012<

Mortgage Info: Freddie Mac ID #100059600087806860 Acct #110843681

Estimated month and year that this item will be removed: 12/2018

	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012				
Rating	90	90	90	60	60	60	90	120	90	60	60	30				
	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011				
Rating	60	60	60	60	60	30	OK	30	OK	30	OK	30				
	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009
Rating	OK	OK	OK	OK	30	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	
	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006			
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website www.transunion.com/fullreport

-End of Credit Report-



Prepared for: TINA L BAUM
 Date: September 26, 2013
 Report number: 1028-4567-64

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3

EXPERIAN

Dispute results

About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.



Scan me with your smart phone
 for special offers from Experian.

PO Box 9701
 Allen, TX 75013



0010778 01MB0402 --AUTC TT 07232 89129-223005 -C01-P10778-1
 TINA L BAUM
 8705 QUEENS BROOK COURT
 LAS VEGAS NV 89129-2230



0002991390

How to read your results

Deleted - This item was removed from your credit report

Remains - This item was not changed as a result of our processing of your dispute

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

Processed - This item was either updated or deleted; review this report to learn its outcome

Results

We have completed the processing of your dispute(s). Here are the results:

Credit Items	Outcome
BANK OF AMERICA, N.A. 9321....	Updated

Visit experian.com/status to check the status of your pending disputes at any time

Additional information

To view a full copy of your corrected credit report, visit experian.com/viewreport

☐ To receive a copy by mail, check this box and within 30 days return this original page to P.O. Box 9701, Allen, TX 75013.

Copies will not be accepted.

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.



Prepared for: **TINA L BAUM**
Date: **September 26, 2013**
Report number: **1028-4567-64**

Page 2 of 4

Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Payment history legend

OK	Current/Terms of agreement met	VS	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PBC	Paid by creditor
90	Account 90 days past due	IC	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

Credit items

BANK OF AMERICA, N.A.
4161 PIEDMONT PKWY
GREENSBORO NC 27410
Phone number
(800) 451 6362
Partial account number
9321....

Date opened	Type
Apr 2005	Mortgage
First reported	Terms
Sep 2006	30 Years
Date of status	Monthly
Apr 2013	payment
	\$2,526

Credit limit or original amount	\$359,650
High balance	Not reported

Recent balance
\$315,495 as of Sep
2013
Recent payment
\$2,526

Responsibility
Individual

Status
Open. \$7,580 past due as of Sep 2013.
By Oct 2018, this account is scheduled to go to a positive status.
This item was updated from our processing of your dispute in Sep 2013.

Address Identification number
0699130137
Mortgage Identification Number
100059600087806860
Freddie Mac ID
110843681

Payment history

[illegible]

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$) **DP** = Date payment received **SP** = Scheduled payment amount (\$) **AP** = Actual amount paid (\$)

		Actual payment received (\$)										Contracted payment amount (\$)										Actual payment received (\$)									
		Aug13	Jul13	May13	Apr13	Mar13	Feb13	Jan13	Dec12	Nov12	Oct12	Sep12	Aug12	Jul12	Jun12	May12	Apr12	Mar12	Feb12	Jan12	Dec11	Nov11	Oct11	Sep11							
AE		316,071	316,645	317,215	317,783	318,348	318,910	319,469	320,026	321,131	321,131	321,131	321,679	322,224	322,767	323,307	323,845	324,380	324,912	324,912	325,441	325,968	326,492	327,014							
DR		Jul05	Jul05	May31	Apr05	Mar06	Feb14	Jan24	Dec31	Nov27	Oct30	Sep26	Aug31	Jul30	Jun29	May21	Apr07	Mar23	Feb22	Jan31	Dec28	Nov29	Oct26	Sep21							

0002991390

Bank of America Home Loans

PO Box 5170
Simi Valley, CA 93062-5170

0030581 02 AV 0.357 AUTO 7 0 1271 89129-223003 C27-P20611412
MSR A3D00101 041 10000000000000 BLMM-DTR - MLENVCRE 2CCRSTE

TINA L BAUM
8705 QUEENS BROOK CT
LAS VEGAS NV 89129-2230



D Customer service information
Customer service: 1.800.669.6607
TDD/TTY users only: 1.800.300.6407
En Español: 1.800.295.0025
Monday-Friday 7 a.m. to 7 p.m. Local Time
bankofamerica.com

Account number	093212003
Payment due date	January 1, 2014
Total Amount Due	\$12,883.72

Your Home Loan Account

Statement date: December 16, 2013



You are currently participating in a Trial Payment Plan. During this Trial Period, you may make your monthly payments at the Trial Period monthly payment amount, which is 1684.04 instead of the amount shown on this statement.

Account information

Principal balance	\$314,334.55
Escrow balance	\$52.46
Interest rate	5.890%
Prepayment penalty	No

Explanation of total amount due

Principal	\$999.57
Interest	\$1,554.31
Escrow (taxes and insurance)	\$332.96
Regular monthly payment	\$2,486.94
Current period fees and charges	\$0.00
Overdue payments, fees, and charges	\$1,285.73
Unapplied funds*	-\$2,460.45
Total amount due	\$12,883.72

Please see the "Other important information" section of this statement.

Past payments breakdown

	Paid since last statement	Paid year to date
Principal	\$582.02	\$5,691.82
Interest	\$1,571.96	\$15,847.93
Escrow (taxes and insurance)	\$372.91	\$4,894.57
Fees, charges, and advances	\$0.00	\$0.00
Unapplied funds*	\$1,781.11	\$2,460.45
Total	\$4,308.00	\$26,894.92

Bank of America Home Loans

Account number: 093212003
TINA L BAUM

Property address:
7230 BUTTONS RIDGE DRIVE
LAS VEGAS, NV 89131

Bank of America, N.A.
PO Box 650070
Dallas, TX 75265-0070

Amount due on January 1, 2014 **\$2,486.94**

Additional principal \$

Additional escrow \$

Total enclosed \$



093212003300000248694000248694

586990058:093212003

1271-27-00-0030581-0001-0074950

EXHIBIT 4

TINA L BAUM

Account 2003

December 16, 2013

Page 2 of 6

Additional account information

Property Address 7230 BUTTONS RIDGE DRIVE
 Loan type 30 Yr Conventional
 Contractual remaining term 21 Years, 10 Months

Transaction activity (11/05/13 to 12/16/13)

Date	Description	Charges	Payments
11/06/13	Unapplied Funds Posted		2,154.00
11/07/13	Unapplied Funds Reversal		-2,526.89
11/07/13	Payment Posted - Thank you		2,526.89
12/06/13	Unapplied Funds Posted		2,154.00
12/11/13	COUNTY TAX PMT		-742.00

Additional contact information

Housing Counselor Information: If you would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 1.800.569.4287.

General inquiries	To mail a payment	Overnight mail	Insurance matters
PO Box 5170 Simi Valley, CA 93062-5170	PO Box 650070 Dallas, TX 75265-0070 Payments can also be made by phone, online, or at any Bank of America Banking center.	Retail Payment Services, TX1-160-06-01 Dallas InfoMart, STE 6020 1950 N Stemmons FWY Dallas, TX 75207-3134 Accepts overnight mail only. In-person payments are not accepted at this address.	Insurance Dept. PO Box 951291 Fort Worth, TX 76161-0291

Notice of Error, Requests for information and Qualified Written Requests (as defined in RESPA) must be sent to: PO Box 942019, Simi Valley, CA 93094-2019. You have certain rights under federal law to resolve errors and request information related to your account. For more information about these rights, you can go to bankofamerica.com or contact us.

Payment processing information

The following payment options are available to you:

- **PayPlan service** - With PayPlan you can have your mortgage payments automatically drafted from your checking or savings account. Call us at 1.866.767.4131 for more details or to enroll.
- **Online Banking and Mobile Payments** - With these options, you can make your monthly mortgage monthly payment around the clock. Visit us at bankofamerica.com for more details.

 You can make your payment

- By automatic draft payment using PayPlan
- Online at bankofamerica.com
- By phone - call 1.800.669.6607
- At any Bank of America banking center
- By mail using the enclosed envelope

For checks or money orders

- Make your check payable to Bank of America, N.A.
- Please write your loan number on the check or money order
- Include this payment coupon with your check (do not staple your check to the coupon)
- Please do not send cash or include correspondence



Bank of America, N.A. Member FDIC. Equal Housing Lender. © 2013 Bank of America Corporation.



Your Home Loan Account

TINA L BAUM

Account 2003

December 16, 2013

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- **Mortgage Pay on the Web (MPW)** - This service allows you to make your monthly mortgage payment online. With MPW, there is no usage fee when selecting to pay from a Bank of America checking or savings account. If you choose to have your payment drafted from another financial institution account, there is no fee for drafting during the first half of your grace period; however, a \$6 usage fee will be charged if the payment is drafted during the second half of the grace period.
- **Pay By Phone** - There is no fee if paying from a Bank of America checking or savings account. There is a \$15 fee for using the automated pay-by-phone service. If paying from another financial institution checking or savings account. If you choose to process a payment through a Customer Service Representative, there is a \$20 fee for this service.

Payments are considered received by Bank of America, N.A. when received through the means or at the locations designated above, or at such other locations as may be designated by Bank of America, N.A. If your loan is in default, based on certain conditions, such as bankruptcy or foreclosure, you may be unable to make a payment using one or more of the means or locations listed in the "Additional contact information" section. Payments received pursuant to a PayPlan will be processed in accordance with the PayPlan agreement. Payments received pursuant to a PhonePay will be processed in accordance with the PhonePay agreement. Payments received pursuant to a Bank of America Bill Pay, Transfer and Mortgage Pay on the Web options, will be processed in accordance with the Bill Pay, Transfer and Mortgage Pay on the Web agreement. For mailed payments, if you do not mail your payment coupon with your payment or do not mail your payment to the designated payment location, it may cause delays in the processing of your payment. Payments mailed with the payment coupon to the designated location which are received by 5:00 p.m. in the time zone of the designated payment location will be credited to your account effective on that business day, unless otherwise specified on the remittance coupon provided. All payments mailed to Bank of America, N.A. must be in the form of a check or money order (drawn in United States dollars and payable by a United States financial institution or the United States Postal Service) made payable to Bank of America, N.A. Certified or other forms of payment may be required if previously advised.

If you are planning to pay off your loan, please contact us at least 10 days before your scheduled draft date to cancel your service at 1-800-669-6607. This will avoid any drafts occurring in conjunction with your payoff transaction.

Any full periodic payment that is received and accepted will be applied to the longest outstanding periodic payment due, unless otherwise expressly prohibited or limited by your loan documents, the owner/insurer/guarantor of your loan or applicable law. Payments will be applied as described in your loan documents, including any modifications to the original documents. If your loan is current, please specify how you want any additional amounts you pay to be applied to your account. If you do not specify, subject to your loan documents, additional amounts will first be applied to fees or other amounts owed on your account and the remainder applied as a principal reduction. If we are unable to apply additional amounts to your account as you specify, we may return the funds to you. Postdated checks will be processed on the date received unless an authorized representative agrees to honor the date written on the check as a condition of a repayment plan.

We may charge you a fee of up to \$40.00 for any payment returned or rejected by your financial institution according to your loan documents and applicable law. In addition, there may be fees for certain services related to the servicing of your loan - these fees are either listed on our website or will be quoted upon request. All fees are subject to change without prior notice.

Partial payment policy: A partial payment is a payment less than your full periodic payment due. Depending on the requirements of your loan documents, the owner/insurer/guarantor of your loan or applicable law, and, depending on the status of your account, partial payments may be promptly returned to you, applied to your account or held in a non-interest bearing account for a period of time until you send us additional funds sufficient to equal a full periodic payment due. If your loan is current and your loan documents permit us to apply partial payments to your account, partial payments will be applied as you specified, and, if not specified, according to your loan documents, they will first be applied to fees or other amounts owed on your account and the remainder applied as a principal reduction. If we are unable to apply partial payments to your loan as you specify, we may return the payment to you. If your loan is not current and your loan documents permit us to hold a partial payment in a non-interest bearing account, we will do so until you send us additional funds sufficient to equal a full periodic payment due. If you don't send us additional funds, subject to your loan documents, we may apply some or all of the partial payment to amounts owed on your account and return the balance of the payment to you. If your loan is in default and declared due and payable or your loan is in foreclosure, we may be unable to accept or apply partial payments and will return them to you.

Interest calculation: For all full month payment periods, interest is calculated on a monthly basis. Accordingly, interest for all full months, including February, is calculated as 30/360 of annual interest, irrespective of the actual number of days in the month. For partial months, interest is calculated daily on the basis of a 365 day year.

Other important information

Amount to bring your loan current: The total amount in this section represents the total of (1) all periodic principal, interest and escrow (if applicable) payments now due under your loan documents, including past due payments and (2) the periodic principal, interest and escrow (if applicable) payment of the current payment due under your loan documents as indicated on this statement. If you submit funds sufficient to cover this total amount, your loan will be considered current with respect to the periodic principal, interest and escrow (if applicable) payments due under your loan. Please note, if you only submit this total amount, you may still owe additional amounts on your account, such as late payment fees and other fees as well as amounts for any optional products you may have elected to receive. If you want to pay those amounts as well, please include additional funds. In addition, the calculation of this total amount does not include any unapplied funds related to your account, if applicable.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not

TINA L. BAUM

| Account: 2003

| December 16, 2013

Page 4 of 6

an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

Credit reporting notice: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Learn more about your new statement

Refer to the guide included with your first new statement to learn more about key sections and specific features. You can also access this guide at <http://message.bankofamerica.com/StatementInformation>. If you have any questions, feel free to call us at the customer service number printed on your statement.

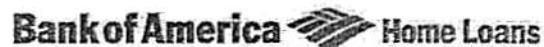
Paid year to date: Balances in the Past Payment Breakdown section should NOT be used for year-end tax reporting. Please use the information on IRS Form 1098 that will be provided during tax season for reporting purposes. Balances for loans that have been service-transferred or have undergone modification, will reflect activity that has occurred since the date of transfer or modification only.

Payoff: You can request payoff figures by calling 1.800.669.5833. If Bank of America, N.A. receives funds greater than the amount required to pay off your loan, we will automatically process and refund the overage within 20 business days after the payoff.

Statement information: The information contained in this statement is accurate as of the date of this statement but may not contain all information related to your loan. For the most up to date and complete information regarding your loan, please contact customer service.

Unapplied funds: Depending on the requirements of your loan documents, the owner/insurer/guarantor of your loan or applicable law, funds you send us cannot be applied to your loan and we hold these funds in a non-interest bearing account until they can be applied. For example, if you send us a partial payment (i.e. a payment less than your full periodic payment due), we may be unable to apply the payment to your loan and will hold the funds in the non-interest bearing account for a period of time until you send us additional funds sufficient to equal a full periodic payment due. If you don't send us additional funds, subject to your loan documents, we may apply some or all of the unapplied funds to amounts owed on your account and return the balance of the unapplied funds to you. This balance represents the amount of your funds being held in the non-interest bearing account, as of the date of this statement.





Your Home Loan Account

TINA L. BAUM

[Account] 2003

[December 16, 2013]

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Delinquency notice



You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of December 16, 2013, you are 137 days delinquent on your mortgage loan. If you are experiencing financial difficulty, see the Additional contact information section in your statement for information about mortgage counseling or assistance.

Recent account history

Payment due date	Payment amount due	Unpaid balance due	Outstanding balance due
07/01/13	\$0.00	Fully paid on 11/07/13	\$0.00
08/01/13	\$2,526.89	\$66.44	\$66.44
09/01/13	\$2,526.89	\$2,526.89	\$2,593.33
10/01/13	\$2,526.89	\$2,526.89	\$5,120.22
11/01/13	\$2,469.22	\$2,469.22	\$7,589.44
12/01/13	\$2,486.94	\$2,486.94	\$10,076.38
01/01/14	\$2,486.94	\$2,486.94	\$12,563.32

This represents the total outstanding and current principal, interest and escrow (if applicable) due and you must pay \$12,563.32 to bring your loan current.* For all amounts due on your loan, please refer to the Total amount due on the first page of this statement.

Programs to which you have agreed



You are currently participating in a Trial Payment Plan. If you have any questions regarding your monthly payment, please contact your Customer Relationship Manager.

There has been a payment default or other default on your loan that could result in acceleration of all sums due under the note. As a result, Bank of America, N.A. will use companies, including its affiliates LandSafe Default, Inc., LandSafe Services, LLC., LandSafe Title of California, Inc., LandSafe Title of Washington, Inc., LandSafe Title of Florida, Inc., LandSafe Services of Alabama, Inc., LandSafe Title of Texas, Inc., ReconTrust Company, N.A., and LandSafe Appraisal Services, Inc., to provide services required to protect the note holder's interest and rights in the property and under the note and security instrument, including any remedies thereunder (the "Default Related Services"). Bank of America, N.A. will assess fees to your loan account for the Default Related Services, including those provided by its affiliates. A schedule of fees that may be charged to your account for Default Related Services is available at the following web address: <http://www.bankofamerica.com/defaultfees>. If you do not have internet access, please contact customer service to have a fee schedule mailed to you. The fee schedule contains a complete list of the Default Related Services you could be charged, however it does not include a complete list of all fees or charges that could be assessed on your loan account.

As long as your loan remains delinquent, Bank of America, N.A. will conduct inspections of your property on a periodic basis. These inspections are provided for in your loan documents.

TINA L BAUM

Account 2003

December 16, 2013

Page 6 of 6



EXHIBIT 5

[illegible]

Payments 1 - 23 of 23

How do I sort, search, or categorize?

For [Box] B of A - 12003

Show [Box] Biller Name

To [Box] 05/01/2014

From [Box] 06/01/2012

-Additional Options

Specific date range Up to 24 months

Current View

Bill History To view payments and bills for a different date range, select an option in Current View. Use the Additional Options box to show a list for specific settings.

B of A Mortgage Tina's house *12003	*98861	\$2154.00	06/06/2013	Paid	View Detail
B of A Mortgage Tina's house *12003	*98861	\$2154.00	05/06/2013	Paid	View Detail
B of A Mortgage Tina's house *12003	*98861	\$2154.00	04/05/2013	Paid	View Detail
B of A Mortgage Tina's house *12003	*98861	\$2154.00	03/06/2013	Paid	View Detail
B of A Mortgage Tina's house *12003	*98861	\$2154.00	02/06/2013	Paid	View Detail
B of A Mortgage Tina's house *12003	*98861	\$2154.00	01/04/2013	Paid	View Detail
B of A Mortgage Tina's house *12003	*98861	\$2154.00	12/06/2012	Paid	View Detail
B of A Mortgage Tina's house *12003	*98861	\$2154.00	11/06/2012	Paid	View Detail
B of A Mortgage Tina's house *12003	*98861	\$2154.00	10/05/2012	Paid	View Detail
B of A Mortgage Tina's house *12003	*98861	\$2154.00	09/06/2012	Paid	View Detail
B of A Mortgage Tina's house *12003	*98861	\$2154.00	08/06/2012	Paid	View Detail
B of A Mortgage Tina's house *12003	*98861	\$2154.00	07/06/2012	Paid	View Detail
B of A Mortgage Tina's house *12003	*98861	\$2154.00	06/06/2012	Paid	View Detail

Total \$49542.00 Includes Paid, Pending, and Processing amounts only.

Payments 1 - 23 of 23

February 10, 2014

CERTIFIED MAIL

TRANS UNION CORPORATION
P.O. Box 2000
Chester, PA 19022

Re: TINA L. BAUM

Dear Sir:

This letter is a dispute. I attach an excerpt from my recent credit profile.

I provide my personal information: Spouse: Sean Donnelly; current address: 8705 Queens Brook Court, Las Vegas, NV 89129; SSN [REDACTED]; date of birth: April 22, 1970.

Please revise the attached BOA [BAC] account to reflect a current status with no delinquencies. I purchased my home in 2005 in my name only. My agreement with BOA explicitly provided for no escrow account. All payments were timely made including all tax and insurance payments which I personally paid directly to the Assessor and my insurance company.

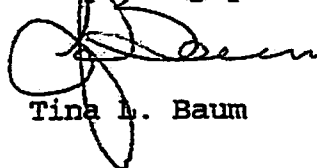
Notwithstanding, my problems with BOA began in 2009 when I received a notice from BOA to increase the mortgage payment for my ostensibly unfunded impound account. I called BOA advising there was no impound account and the charges were ultimately reversed with the impound account "waived." However, this protracted ordeal continued over the next four years to the present with a slew of notices and/or contacts corresponding to substantial delinquencies on my credit profiles and this status exists despite repeated confirmations from BOA that I was never late with either my mortgage payments, taxes or insurance. Simply, for some inscrutable reason, BOA keeps paying taxes and insurance which have already been paid.

I have attached my November 15th, 2013 federal Complaint which further details my ordeal with BOA.

You'll note that my profile is absolutely flawless but for BOA's and your misreporting. Please update my report. Respectfully, I will sue you under the Fair Credit Reporting Act if my tradeline is not properly corrected.

Thank you in advance for your anticipated courtesy.

Very truly yours,



Tina L. Baum

Enclosures

EXHIBIT 6

Typically, creditors report any changes made to your account information monthly. This means that some

Account Information

Employment Data Reported: Employer Name Location Position Date Verified
KEELY G HAWKINS LAS VEGAS, NV MEDICAL CARE WORKER 09/01/2001
SELF

Telephone Numbers Reported:
(702) 656-5830
(702) 860-8462
(630) 515-6273

Addresses Reported:
Address Date Reported
8705 QUEENS BROOK CT, LAS VEGAS, NV 89129-02/28/2009
1290 DAKOTA AVE N, HURON, SD 57350-4547 03/28/2006
8690 QUEENS BROOK CT, LAS VEGAS, NV 89129-10/23/2006
7230 BUTTONS RIDGE DR, LAS VEGAS, NV 89131-2229
PO BOX 10219, VAN NUYS, CA 91410-0219 01/31/2010
8690 GREENS BLOCK CT, LAS VEGAS, NV 89129 12/17/2007

Names Reported:
TINA L. BAUM
Date of Birth:
04/22/1970
Your SSN has been masked for your protection.

SSN:
XXX-XX-5724

You have been on our files since 05/01/1992

Personal Information

-Begin Credit Report-

File Number:
330135064

accounts listed below may not

reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some not all of these ratings may be present in your credit report.

R/R	X	1	2	3	4	5	6	7	8	9	10
Not Reported	Unknown	Current	30 Days Late	60 Days Late	90 Days Late	120+ Days Late	Collection	Voluntary Surrender	Repossession	Charge-Off	Foreclosure

Remarks Key

Additionally, some creditors may notate your account with comments each month. We refer to these credit comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

CBC ACCOUNT CLOSED BY CLO CLOSED
CONSUMER

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

BAC HOME LOANS SERV LP #9321****
4161 PIEDMONT PKWY
GREENSBORO, NC 27410
(800) 451-6362

Date Opened:

04/25/2005

Responsibility:

Individual Account

Account Type:

Mortgage Account

Loan CONVENTIONAL REAL ESTATE

Type: MTG

Mortgage Info:

Freddie Mac ID #100059600087806860 Acct #110843681

Estimated month and year that this item will be removed:

12/2018

Date Updated:

07/10/2013

Payment

Received:

\$2,526

Last Payment

Made:

07/05/2013

Pay Status:

>Account 90 Days Past Due Date<

Terms:

\$2,526 per month, paid Monthly for 36 months

>Maximum Delinquency of 120 days in 12/2012<

Amount Due	\$2,526	\$2,526	\$2,526	\$2,526
Amount Paid	\$2,526	\$2,526	\$0	\$0
Past Due	\$7,580	\$7,580	\$5,053	\$5,053

High Balance	\$359,650		\$359,650		\$359,650	\$359,650				
Rating	90	90	90	60	60	60	90	120	90	60

	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
Balance	\$321,131			\$322,767	\$323,307	\$323,845	\$324,380			
Amount Due	\$2,502			\$2,502	\$2,502	\$2,534	\$2,534			
Amount Paid	\$0			\$0	\$0	\$0	\$0			
Past Due	\$5,005			\$5,005	\$5,005	\$5,005	\$5,037			
High Balance	\$359,650			\$359,650	\$359,650	\$359,650	\$359,650			
Rating	60	30	60	60	60	60	60	30	OK	30

	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011
Balance						\$328,049	\$328,629	\$329,140	\$329,649	\$330,155
Amount Due						\$2,408	\$2,408	\$2,153	\$2,153	\$2,153
Amount Paid						\$0	\$0	\$0	\$0	\$0
Past Due						\$0	\$0	\$0	\$0	\$0
High Balance						\$359,650	\$359,650	\$359,650	\$359,650	\$359,650
Rating	OK	30	OK	30	OK	OK	OK	OK	OK	OK

	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009
Rating	OK	30	30	OK	OK	OK	OK	OK	OK	OK

	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2006	10/2006	09/2006
Rating	OK	OK	OK

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled.

AMERICAN EXPRESS #349990835364****
 PO BOX 981537
 EL PASO, TX 79998
 (800) 874-2717

1 MITCHELL D. GLINER, ESQ.
2 Nevada Bar #003419
3 3017 West Charleston Blvd., #95
4 Las Vegas, NV 89102
5 (702) 870-8700
6 (702) 870-0034 Fax
7 Attorney for Plaintiff

8 UNITED STATES DISTRICT COURT
9 DISTRICT OF NEVADA

10 TINA BAUM,

11 Plaintiff,

12 vs.

13 BANK OF AMERICA, N.A.

14 Defendant.

Case No.

JURY DEMANDED

LAW OFFICES

MITCHELL D. GLINER
3017 W. Charleston Blvd.
Suite 95
Las Vegas, Nevada 89102

(702) 870-8700

COMPLAINT

JURISDICTION

16 1. The jurisdiction of this Court attains pursuant to the
17 FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental
18 jurisdiction. Venue lies in the Southern Division of the Judicial
19 District of Nevada as Plaintiff's claims arose from acts of the
20 Defendant perpetrated therein.

PRELIMINARY STATEMENT

22 2. The Plaintiff brings this action for damages based upon
23 Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C
24 § 1681 et seq. (hereinafter referred to as "FCRA"), and of state
25 law obligations brought as supplemental claims including, but not
26 limited to, defamation and invasion of privacy.
27
28

*** 330135064-009 ***

P.O. Box 2000
Chesler, PA 19022-2000

02/24/2014 TransUnion.

P3CL2A00201401-1009883-298882048

TINA L. BAUM,
8705 QUEENS BROOK CT
LAS VEGAS, NV 89129-2230

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
BAC HOME LOANS SERV LP	# 9321****	NEW INFORMATION BELOW

EXHIBIT 7

File Number:
Date Issued:330135064
02/24/2014

TransUnion.

-Begin Credit Report-

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The keys(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Adverse Accounts

BAC HOME LOANS SERV LP #9321**** (4161 PIEDMONT PKWY, GREENSBORO, NC 27410, (800) 451-6362)

Date Opened:	04/25/2005	Balance:	\$314,334	Pay Status:	Account 120 Days Past Due Date
Responsibility:	Individual Account	Date Updated:	02/24/2014	Terms:	\$2,526 per month, paid Monthly for 360 months
Account Type:	Mortgage Account	Payment Received:	\$0		
Loan Type:	CONVENTIONAL REAL ESTATE MTG	Last Payment Made:	11/06/2013		Maximum Delinquency of 120 days in 11/2012 and in 02/2014 for \$10,049
		High Balance:	\$359,650		
		Past Due:	>\$10,049		

Mortgage Info: Freddie Mac ID #100059600087806860 Acct #110843681

Remarks: ACCT INFO DISPUTED BY CONSUMR

Estimated month and year that this item will be removed: 12/2018

	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013				
Rating	X	X	X	90	90	90	90	90	90	90	60	60				
	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012				
Rating	60	90	120	90	60	60	30	60	60	60	60	60				
	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011				
Rating	30	OK	30	OK	30	OK	30	OK	OK	OK	OK	OK				
	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	30	OK	OK	OK	OK
	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website www.transunion.com/fullreport

-End of Credit Report-

March 25, 2014

CERTIFIED MAIL

Trans Union Corporation
P.O. Box 2000
Chester, PA 19022

Re: TINA L. BAUM

Dear Sir:

This letter is a dispute. I attach an excerpt from my recent credit profile.

I provide my personal information: Spouse: Sean Donnelly; current address: 8705 Queens Brook Court, Las Vegas, NV 89129; SSN [REDACTED]-[REDACTED]-[REDACTED]; date of birth: April 22, 1970.

Please revise the attached BOA [BAC] account to reflect a current status with *no delinquencies*. I purchased my home in 2005 in my name only. My agreement with BOA explicitly provided for *no escrow account*. All payments were timely made including all tax and insurance payments which I personally paid directly to the Assessor and my insurance company.

Notwithstanding, my problems with BOA began in 2009 when I received a notice from BOA to increase the mortgage payment for my *ostensibly unfunded impound account*. I called BOA advising there was no impound account and the charges were ultimately reversed with the impound account "waived." However, this protracted ordeal continued over the next four years to the present with a slew of notices and/or contacts corresponding to substantial delinquencies on my credit profiles and this status exists despite repeated confirmations from BOA that I was never late with either my mortgage payments, taxes or insurance. Simply, for some inscrutable reason, BOA keeps paying taxes and insurance which have already been paid.

I have attached my November 15th, 2013 Federal Complaint which further details my ordeal with BOA.

EXHIBIT 8

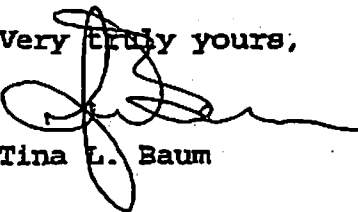
March 25, 2014
Trans Union Corporation
Page 2

I have also attached BOA's December 16, 2013 Letter/Statement. Incomprehensibly, BOA states on page 5 I am "currently participating in a Trial Payment Plan...to which [I] have agreed." Please do not verify BOA's reporting without first acquiring from BOA the actual Trial Payment Plan to which I have allegedly agreed. This is the core of the problem-I NEVER HAVE AND NONE EXISTS!

You'll note that my profile is absolutely flawless but for BOA's and your misreporting. Please update my report. Respectfully, I will sue you under the Fair Credit Reporting Act if my tradeline is not properly corrected.

Thank you in advance for your anticipated courtesy.

Very truly yours,



Tina L. Baum

Enclosures

File Number:
330135064

-Begin Credit Report-

Personal Information

You have been on our files since 05/01/1992

SSN:
XXX-XX-5724

Your SSN has been masked for your protection.

Date of Birth:
04/22/1970

Names Reported:
TINA L. BAUM

Addresses Reported:

Address	Date Reported
8705 QUEENS BROOK CT, LAS VEGAS, NV 89129-2230	02/28/2009
1290 DAKOTA AVE N, HURON, SD 57350-4547	03/28/2006
8690 QUEENS BROOK CT, LAS VEGAS, NV 89129-2229	10/23/2006
7230 BUTTONS RIDGE DR, LAS VEGAS, NV 89131-2320	
PO BOX 10219, VAN NUYS, CA 91410-0219	01/31/2010
8690 GREENS BLOCK CT, LAS VEGAS, NV 89129	12/17/2007

Telephone Numbers Reported:

(702) 656-5830
(702) 860-8462
(630) 515-6273

Employment Data Reported:

Employer Name	Location	Position	Date Verified
KELLY G HAWKINS	LAS VEGAS, NV	MEDICAL CARE WORKER	09/01/2001
SELF			

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some

accounts listed below may not

reflect the most recent activity until the creditor's next reporting. This information may include things balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with ratings in the key below describe the payments that may be reported by your creditors. Please note: So not all of these ratings may be present in your credit report.

R/R	X	100	100	100	100	100	100	100	100	100	100
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120 days late	Collection	Voluntary Surrender	Repossession	Charge-Off	100

Remarks Key

Additionally, some creditors may notate your account with comments each month. We refer to these comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

CBC ACCOUNT CLOSED BY CLO CLOSED
CONSUMER

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

BAC HOME LOANS SERV LP #9321****

4161 PIEDMONT PKWY
GREENSBORO, NC 27410
(800) 451-6362

Date Opened:

04/25/2005

Responsibility:

Individual Account

Account Type:

Mortgage Account

Loan CONVENTIONAL REAL ESTATE

Type: MTG

Mortgage Info:

Freddie Mac ID #100059600087806860 Acct #110843681

Estimated month and year that this item will be removed:

12/2018

Date Updated:

07/10/2013

Payment

Received:

\$2,526

Last Payment

Made:

07/05/2013

Pay Status:

>Account 90 Days Past Due Date<

Terms:

\$2,526 per month, paid Monthly for 36 months

>Maximum Delinquency of 120 days in 12/2012<

Amount Due	\$2,526	\$2,526	\$2,526	\$2,526
Amount Paid	\$2,526	\$2,526	\$0	\$0
Past Due	\$7,580	\$7,580	\$5,053	\$5,053

High Balance	\$359,650		\$359,650		\$359,650	\$359,650					
Rating	90	90	90	60	60	60	90	120	90	60	

	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
Balance	\$321,131			\$322,767	\$323,307	\$323,845	\$324,380			
Amount Due	\$2,502			\$2,502	\$2,502	\$2,534	\$2,534			
Amount Paid	\$0			\$0	\$0	\$0	\$0			
Past Due	\$5,005			\$5,005	\$5,005	\$5,005	\$5,037			
High Balance	\$359,650			\$359,650	\$359,650	\$359,650	\$359,650			
Rating	60	30	60	60	60	60	60	30	OK	30

	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011
Balance						\$328,049	\$328,629	\$329,140	\$329,649	\$330,155
Amount Due						\$2,408	\$2,408	\$2,153	\$2,153	\$2,153
Amount Paid						\$0	\$0	\$0	\$0	\$0
Past Due						\$0	\$0	\$0	\$0	\$0
High Balance						\$359,650	\$359,650	\$359,650	\$359,650	\$359,650
Rating	OK	30	OK	30	OK	OK	OK	OK	OK	OK

	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009
Rating	OK	30	30	OK	OK	OK	OK	OK	OK	OK

	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2006	10/2006	09/2006
Rating	OK	OK	OK

Satisfied Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled.

AMERICAN EXPRESS #349990835364****
 PO BOX 981537
 EL PASO, TX 79998
 (800) 874-2717

1 MITCHELL D. GLINER, ESQ.
2 Nevada Bar #003419
3 3017 West Charleston Blvd., #95
4 Las Vegas, NV 89102
5 (702) 870-8700
6 (702) 870-0034 Fax
7 Attorney for Plaintiff

8 UNITED STATES DISTRICT COURT
9 DISTRICT OF NEVADA

10 TINA BAUM,

11 Plaintiff,

12 vs.

13 BANK OF AMERICA, N.A.

14 Defendant.

Case No.

JURY DEMANDED

LAW OFFICES

MITCHELL D. GLINER
3017 W. Charleston Blvd.
Suite 95
Las Vegas, Nevada 89102

(702) 870-8700

COMPLAINT

JURISDICTION

1. The jurisdiction of this Court attains pursuant to the
FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental
jurisdiction. Venue lies in the Southern Division of the Judicial
District of Nevada as Plaintiff's claims arose from acts of the
Defendant perpetrated therein.

PRELIMINARY STATEMENT

2. The Plaintiff brings this action for damages based upon
Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C.
§ 1681 et seq. (hereinafter referred to as "FCRA"), and of state
law obligations brought as supplemental claims including, but not
limited to, defamation and invasion of privacy.

1271-27-00-005231:0001-007-950

*** 330135064-012 ***
P.O. Box 2000
Chester, PA 19022-2000



04/09/2014 TransUnion.

P3GKW000203017-021257-310336460



TINA L. BAUM
8705 QUEENS BROOK CT
LAS VEGAS, NV 89129-2230

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
BAC HOME LOANS SERV LP	# 9321****	VERIFIED, NO CHANGE

EXHIBIT 9

File Number:
Date Issued:330135064
04/09/2014

TransUnion.

-Begin Credit Report-

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Adverse Accounts

BAC HOME LOANS SERV LP #9321**** (4161 PIEDMONT PKWY, GREENSBORO, NC 27410, (800) 451-6362)

Date Opened: 04/25/2005
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL REAL ESTATE MTG

Balance: \$314,334
Date Updated: 02/24/2014
Payment Received: \$0
Last Payment Made: 11/06/2013 X
High Balance: \$359,650
Past Due: \$10,049

Pay Status: Account 120 Days Past Due Date
Terms: \$2,526 per month, paid Monthly for 360 months
Maximum Delinquency of 120 days in 11/2012 and in 02/2014 for \$10,049

Mortgage Info: Freddie Mac ID #100059600087806860 Acct #110843681

Remarks: ACCT INFO DISPUTED BY CONSUMER

Estimated month and year that this item will be removed: 12/2018

	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013				
Rating	X	X	X	90	90	90	90	90	90	90	60	60				
	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012				
Rating	60	90	120	90	60	60	30	60	60	60	60	60				
	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011				
Rating	30	OK	30	OK	30	OK	30	OK	OK	OK	OK	OK				
	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	30	OK	OK	OK	
	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website www.transunion.com/fullreport

-End of Credit Report-



Prepared for: TINA L BAUM
Date: April 09, 2014
Report number: 0236-4855-46

Page 1 of 4

Dispute results

About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.



Scan me with your smart phone
for special offers from Experian.

How to read your results

Deleted - This item was removed from your credit report

Remains - This item was not changed as a result of our processing of your dispute

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

Processed - This item was either updated or deleted; review this report to learn its outcome

Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
BANK OF AMERICA, N.A. 9321....	Updated

Visit experian.com/status to check the status of your pending disputes at any time

Additional information

To view a full copy of your corrected credit report, visit experian.com/viewreport

☐ To receive a copy by mail, check this box and within 30 days return this original page to P.O. Box 9701, Allen, TX 75013.

Copies will not be accepted.

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

PO Box 9701
Allen, TX 75013



0015544 01MS 0.432 **AUTO TB 07095 89129-22305 -C01-P155594
TINA L BAUM
8705 QUEENS BROOK COURT
LAS VEGAS NV 89129-2230



0002991390

EXHIBIT 10

7085-01-00-C015544-C001-0029234



Prepared for: TINA L BAUM
Date: April 09, 2014
Report number: 0236-4855-46

Prepared for: TINA L BAUM
Date: April 09, 2014
Report number: 0236-4855-46

Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

OK	Current/Terms of agreement met	VS	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PG	Paid by creditor
90	Account 90 days past due	IS	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

OK	Current/Terms of agreement met	VS	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PG	Paid by creditor
90	Account 90 days past due	IS	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

Credit Items					
	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
BANK OF AMERICA, N.A.	Apr 2005	Mortgage	\$359,650	\$314,334 as of Feb 2014	Individual
4161 PIEDMONT PKWY	First reported	Terms	High balance	Recent payment	Status
GREENSBORO NC 27410	Jan 2010	2 Years	Not reported		Open. \$10,049 past due as of Feb 2014.
Phone number	Date of status	Monthly payment			By Oct 2018, this account is scheduled to go to a positive status.
(800) 451 6362	Feb 2014	\$2,526			Comment
Partial account number					Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
9321....					This item was updated from our processing of your dispute in Sep 2013.
Address Identification number					
0699130137					
Mortgage Identification Number					
100059600087806860					
Freddie Mac ID					
110843681					

Credit Items					
	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
BANK OF AMERICA, N.A.	Apr 2005	Mortgage	\$359,650	\$314,334 as of Feb 2014	Individual
4161 PIEDMONT PKWY	First reported	Terms	High balance	Recent payment	Status
GREENSBORO NC 27410	Jan 2010	2 Years	Not reported		Open. \$10,049 past due as of Feb 2014.
Phone number	Date of status	Monthly payment			By Oct 2018, this account is scheduled to go to a positive status.
(800) 451 6362	Feb 2014	\$2,526			Comment
Partial account number					Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
9321....					This item was updated from our processing of your dispute in Sep 2013.
Address Identification number					
0699130137					
Mortgage Identification Number					
100059600087806860					
Freddie Mac ID					
110843681					

2014				2013				2012												2011												2010			
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP						
30	ND	ND	ND	ND	ND	ND				32	30	29	28	31	30	29	28	27	26	31	30	29	28	27	26	31	30	29	28						

Payment history																																																												
2014												2013												2012												2011												2010												
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR													
ND	ND	ND	ND	ND	ND							ND	ND	ND	ND	ND	ND							ND	ND	ND	ND	ND	ND								ND	ND	ND	ND	ND	ND							ND	ND	ND	ND	ND	ND						

OK C OK OK OK OK OK OK OK

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

		APR = Account balance (\$)		DPR = Date payment received				= Scheduled payment amount (\$)		APR = Actual amount paid (\$)									
Nov13	Oct13	Sep13	Aug13	Jul13	May13	Apr13	Mar13	Feb13	Jan13	Dec12	Nov12	Oct12	Sep12	Aug12	Jul12	Jun12	May12	Apr12	
APR	314,334	314,916	315,495	316,071	316,645	317,215	317,783	318,348	318,910	319,469	320,028	321,131	321,131	321,131	321,679	322,224	322,767	323,307	323,845
DPR	Nov06	Oct04	Sep06	Jul05	Jul05	May31	Apr05	Mar06	Feb14	Jan24	Dec31	Nov27	Oct30	Sep26	Aug31	Jul30	Jun29	May21	Apr07

0002991390

100



Prepared for: TINA L BAUM
 Date: April 09, 2014
 Report number: 0236-4855-46

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Your accounts that may be considered negative (continued)

2,526	2,526	2,526	2,526	2,526	2,526	2,526	2,526	2,526	2,502	2,502	2,502	2,502	2,502	2,502	2,502	2,502	2,502	2,534
2,526	2,526	2,526	2,526	2,526	2,526	2,526	2,526	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

▶ The original amount of this account was \$359,650

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Prepared for: TINA L BAUM
Date: April 09, 2014
Report number: 0236-4855-46

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Natalie L. Winslow

Akerman LLP
1160 Town Center Drive
Suite 330
Las Vegas, NV 89144
Tel: 702.634.5000
Fax: 702.380.8572

September 22, 2014

Mitchell Gliner
3017 W. Charleston Boulevard, Suite 95
Las Vegas, Nevada 89102
Mgliner@glinerlaw.com

RE: Tina Baum, case no. 2:13-cv-02109-KJD-CWH

Mr. Gliner:

This letter shall serve as a follow-up and confirmation to our previous discussions concerning the credit amendments made to your client's account by Bank of America.

Bank of America submitted a Universal Data Form to correct your client's credit on July 2, 2014. As of that date, the Bank's records still reflected an escrow account on your client's loan account, resulting in a total monthly payment amount of \$2,486.00 shown on the UDF. On August 1, 2014, the escrow account on your client's loan account was removed, resulting in a monthly payment amount of \$2,154.00 (which is the principal and interest payment on the account). As of September 4, 2014, the principal balance on your client's account is \$304,334.47. Your client's account is showing as current from its inception as of September 16, 2014. Your client's loan has been current from its inception. <

Sincerely,

A handwritten signature in black ink, appearing to be "N. Winslow", written over a horizontal line.

Natalie L. Winslow

akerman.com

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EXHIBIT II